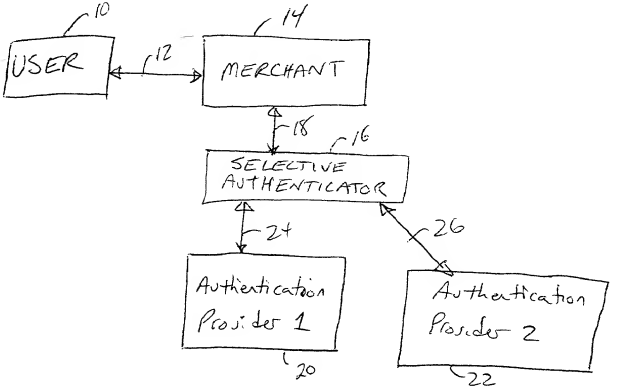
10
USER
12
14
MERCHANT
18
16
SELECTIVE AUTHENTICATOR
24
26
Authentication Provider 1
Authentication Provider 2
20
22

Fig. 1